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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	<u></u>
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Julio	
		First name	First name
	Write the name that is on your government-issued	<u>A</u>	
	picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Hernandez Last name	Last name
	B.t. and a state of	Last Harrie	Last Harrie
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Last Hairie	Last Harrie
		First name	First name
		Middle name	Middle name
		Last years	I set nome
_		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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De	ebtor 1 Julio First Name		ernandez st Name	Case number (if kno	own)	
	THOUNGHO	Wilder Hallo	St Humo			
		About Debtor 1:		About Debto	or 2 (Spouse Only in	a Joint Case):
4.	Any business names and Employer	I have not used any business name	mes or EINs.	I have not	t used any business nan	nes or EINs.
	Identification Numbers (EIN) you have used in the last	Business name		Business nar	me	
	8 years	Business name		Business nar	ne	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live			If Debtor 2 liv	es at a different addre	ess:
		1852 N Keeler, Apt 1 Number Street		Number	Street	
		Chicago Illinois	60639			
		City State Cook	Zip Code	City	State	Zip Code
		County		County		,
		If your mailing address is differen	nt from the one		mailing address is di	fferent from vours
		above, fill it in here. Note that the onotices to you at this mailing address	court will send any		Note that the court will	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are choosing this district	Check one:		Check one:		
	to file for bankruptcy	Over the last 180 days before filir lived in this district longer than in	g this petition, I have any other district.	Over the la	ast 180 days before filing is district longer than in a	g this petition, I have any other district.
		I have another reason. Explain. (S	See 28 U.S.C. §§ 1408.)	I have and	other reason. Explain. (S	ee 28 U.S.C. §§ 1408.)

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Debtor 1 Julio	A	Hernandez	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	oout Your Bankruptcy Ca	ase		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a crec  I need to pay the fundividuals to Pay  I request that my funding may, but is not the official poverty you choose this op	how you may pay. Typically, if you money order. If your attorney is a dit card or check with a pre-print ee in installments. If you choose Your Filing Fee in Installments (Confee be waived (You may request ot required to, waive your fee, ar line that applies to your family s	ou are paying the submitting your ed address.  e this option, sign official Form 103 this option only and may do so onlize and you are to submit the submit of the submit	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	When When	MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a line 12. It <i>Initial Statement About an Eviction</i> ankruptcy petition.		st You (Form 101A) and file it with

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Julio A Hernandez Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Julio First Name		lernandez Ca ast Name	se number (if known)
	estions for Reporting Purposes		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily	consumer debts? Consumer debts? Consumer debts? Consumer depts of the primarily for a personal, for the debts? Busines debts? Busines are through the debts?	amily, or household purpose."  ss debts are debts that you incurred to obtain operation of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that after	r any exempt property is excluded and administrative ribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$10 \$50,000,001-\$10 \$100,000,001-\$10	50 million \$1,000,000,001-\$10 billion 100 million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct.  If I have chosen to file under Chof title 11, United States Code. under Chapter 7.  If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I r I understand the relief ava d I did not pay or agree to ned and read the notice re	of perjury that the information provided is true and may proceed, if eligible, under Chapter 7, 11,12, or 13 allable under each chapter, and I choose to proceed pay someone who is not an attorney to help me fill quired by 11 U.S.C. § 342(b).  United States Code, specified in this petition.
	connection with a bankruptcy c both. 18 U.S.C. §§ 152, 1341, 1	ase can result in fines up 1 1519, and 3571.	ty, or obtaining money or property by fraud in to \$250,000, or imprisonment for up to 20 years, or
	/s/ Julio Hernandez Signature of Debtor 1		Signature of Debtor 2
	Executed on 1/12/2018 MM / DD		Executed on

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Debtor 1 Julio	Α	Hernandez	Case number (	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Elizabeth Placek		Date	1/12/2018
	Signature of Attorney f	or Debtor	<del></del> -	MM / DD / YYYY
	,			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	2011 1 1001			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
				-
			Illinoi	is
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Julio	Α	Hernandez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(Glate)	

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	<b>\$0.00</b>
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,435.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,435.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$631.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D #031.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$200.00
(	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
,	\$5,377.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$6,208.00 \$1,329.94
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$6,208.00 \$1,329.94

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Debtor 1 Julio Hernandez \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,080.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$200.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$200.00

9g. Total. Add lines 9a through 9f.

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					camone rage			
Fill in this	information	to identify your c	ase:					
Debtor 1	Julio	Name	A Middle N	lomo	Hernandez Last Name			
Debtor 2	FIISL	Name	Middle N	iame	Last Name			
(Spouse, if fi	iling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				. ,			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/
category responsib write your Part 1:	where you t le for suppl r name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd accur pace is i very que nd, or C	rate as possible. If two needed, attach a separa stion.  Other Real Estate You	married people a ate sheet to this u Own or Have		are equally
1. Do you	No. Go to	Part 2	quitable interest i	ın any re	sidence, building, land,	or similar prope	πγ!	
1.1		ess, if available, or	other description	Sin Du	s the property? Check al gle-family home plex or multi-unit building ndominium or cooperative nufactured or mobile hom	Э	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own?
	Number City	Street	Zip Code		estment property		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one.  Del Del Del Del Other	otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors ar information you wish to	nd another add about this it	(see instructions)	ommunity property
If you	own or hav	e more than one, li	st here:	proper	ty identification numbe	r <u>:</u>		
1.2	Street addr	ess, if available, or	other description	Sin Du	s the property? Check al gle-family home plex or multi-unit building ndominium or cooperative nufactured or mobile hom	Э	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
	Number	Street	Zip Code	Tim	nd estment property neshare ner		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Oity	State	Δip Gode	Who had one.  Delta Delt	as an interest in the proportion 1 only potor 2 only potor 1 and Debtor 2 only east one of the debtors and information you wish to ty identification numbe	nd another add about this it	(see instructions)	ommunity property

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Debtor 1		A Middle News		se number (if known)		
1.3	First Name et address, if available, or or nber Street	Middle Name  ther description  Zip Code	Hernandez Last Name  What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other  Who has an interest in the property? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Other information you wish to add about property identification number:	Do not deduct the amount of Creditors Who Current value entire proper  Describe the interest (such the entireties Check if (see instr	f any secu he Have Classes of the e of the cty? nature of h as fee s s, or a life this is corructions)	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  of your ownership simple, tenancy by e estate), if known.  community property
you ha Part 2: Do you ow	ve attached for Part 1. W  Describe Your Vehicle vn, lease, or have legal or	rite that number h	all of your entries from Part 1, including a ere  t in any vehicles, whether they are regist also report it on Schedule G: Executory Con	ered or not? Include any		
•	ans, trucks, tractors, sport u	•	,			I claims or exemptions. Put
5.1	Model: Year:	Avenger 2014 48000	one.  Debtor 1 only	the amount o	of any sec	ured claims on Schedule D: laims Secured by Property.
	Approximate mileage: Other information: 2014 Dodge Avenger (not		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot Check if this is community prope			Current value of the portion you own? \$5800.00
3.2	Make	Honda Accord Sedan/ V6	who has an interest in the property? one. Debtor 1 only	the amount o	of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims <i>Secured by Property</i> .
	Model: Year: Approximate mileage: Other information:	LX 2001 130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	Current valuentire prope \$1375.00		Current value of the portion you own? \$1375.00
	2001 Honda Accord Seda	n/ V6 LX	Check if this is community prope instructions)	ty (see		

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ebtor 1	Julio First Name	A Middle Name	Hernandez Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> aims Secured by Property
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 o	alv	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debto	•		<del></del>
			Check if this is commu instructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Po
	Model: Year:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Approximate mileage:		Debtor 1 only			anno occured by Troperty
·			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	entire property:	portion you own:
			At least one of the debto	rs and another		
			Check if this is commu instructions)	nity property (see		
4.1	Model:		Who has an interest in the one.	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	
	Other information:		Debtor 1 and Debtor 2 o	n lv	entire property?	Current value of the
				iiy	come property:	Current value of the portion you own?
			At least one of the debto	•		
			At least one of the debto Check if this is commu instructions)	rs and another		
4.2	Make		Check if this is commu	rs and another nity property (see	Do not deduct secured	portion you own?
4.2	Model:		Check if this is commu instructions)  Who has an interest in the one.	rs and another nity property (see	Do not deduct secured the amount of any secu	portion you own?
4.2	Model: Year:		Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only	rs and another nity property (see	Do not deduct secured the amount of any secu	claims or exemptions. Fired claims on Schedule
4.2	Model:		Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only	rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Fured claims on Schedule aims Secured by Property
4.2	Model: Year:		Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	rs and another nity property (see property? Check	Do not deduct secured the amount of any secu	claims or exemptions. Fired claims on Schedule
4.2	Model: Year: Approximate mileage:		Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only	rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Fured claims on Schedule aims Secured by Property
4.2	Model: Year: Approximate mileage:		Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	rs and another nity property (see property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Fured claims on Schedule aims Secured by Property
	Model: Year: Approximate mileage: Other information:	rtion you own for all	Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communing	rs and another nity property (see property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?	claims or exemptions. ured claims on Schedulaims Secured by Proper

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Cell Phone \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here .....

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$10.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Julio	Α	Hernandez	Case number (if known)	<u> </u>
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	checks, promissory note	es, and money orders.	
	information about them	Issuer name:			
21.	Retirement or pension				
		RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:	-		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	w/ landlord		\$600.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Julio First Name	A Middle Name	Hernandez Last Name	Case number (if known)	
24.		n education IRA, in an account in a qualified		er a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	, , , , , , , , , , , , , , , , , , ,	o. a quaou o.a.o tao p. 09. a	
	✓ No  Yes	Institution name and description. Separately file	the records of any interes	sts.11 U.S.C. § 521(c):	
25.	Trusts, equita	 Ible or future interests in property (other tha	n anvthing listed in line	e 1), and rights or powers	
		or your benefit		,,	
	<b>✓</b> No				
	Yes. Desc	ribe			
26.		rights, trademarks, trade secrets, and othe ernet domain names, websites, proceeds from re		ements	
	<b>✓</b> No				
	Yes. Desc	ribe			
27.		nchises, and other general intangibles Iding permits, exclusive licenses, cooperative as:	enciation holdings liquor	liconege professional liconege	
	No No	during permits, exclusive licenses, cooperative as.	sociation notalings, liquor	licenses, professional licenses	
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured
	Tax refunds or				portion you own? Do not deduct secured
	Tax refunds on No	ved to you		Federal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on  ✓ No  — Yes. Give s abou	ved to you specific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s about	ved to you specific information		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Gives about your a and to	specific information t them, including whether liready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t	specific information t them, including whether liready filed the returns the tax years	ild support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t	specific information t them, including whether already filed the returns the tax years	ild support, maintenance,	State:  Local:  divorce settlement, property settlement	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	ild support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns he tax years  t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State:  Local:  divorce settlement, property settlement	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local:  divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local:  divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether Illready filed the returns the tax years  It due or lump sum alimony, spousal support, che specific information	lity benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, ch specific information	lity benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal support, ch specific information	lity benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal support, ch specific information	lity benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Julio	A	Hernandez	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disability		ings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ince company	oany name:	Beneficiary:	Surrender or refund value:
32.				, or are currently entitled to receive	
	Yes. Describe				
33.		rties, whether or not you ha ployment disputes, insurance		a demand for payment	
34.	Other contingent and u to set off claims	nliquidated claims of every	nature, including counterc	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Yes. Describe				
36.		all of your entries from Part			\$610.00
Part	5: Describe Any Bus	siness-Related Property	You Own or Have an In	terest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable interest	in any business-related pro	pperty?	
	No. Go to Part 6.  Yes. Go to line 38.			pc Do	rrent value of the ortion you own? ont deduct secured claims exemptions
38.	Accounts receivable or	commissions you already e	arned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate	= '	ems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No  Yes. Describe				

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Debt	tor 1 Julio	A	Hernandez	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures,	equipment, supplies you us	se in business, and tools of you	ır trade	
	No				
	Yes. Describe	Trader Tools			
	\$500.00				
41.	Inventory				
	_				
	<b>✓</b> No				
	Yes. Describe				
42	Interests in partners	ships or joint ventures			
	✓ No	, ,			
		N	lame of entity:	% of ownership:	
	Yes. Give specific				
	information about	t -			
		_			
12.4	Customor lists maili-	ے g lists, or other compilatio	no		<u> </u>
43. (	Customer lists, mailin	ig lists, or other compliatio	ins		
	<b>✓</b> No				
	Yes. Do your lists	include personally identifiable	e information (as defined in 11 U	S.C. § 101(41A))?	
	No				
	Yes. Des	scribe			
44	Any husiness-related	ــ d property you did not alrea	adv list		
144.		a property you are not unec	ady not		
	<b>✓</b> No	_			<u> </u>
	Yes. Give specific				
	information	<del>-</del>			<del></del>
		_			
		=			<del></del>
		_			<u> </u>
		_			
45. A	dd the dollar value of	all of your entries from Pa	rt 5, including any entries for բ	pages you have attached	
		per here			\$500.00
					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Part		Farm- and Commercial an interest in farmland, list it in		You Own or Have an Interest In.	
46.	Do you own or have	any legal or equitable inte	rest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47	7.			portion you own?  Do not deduct secured claims
	_				or exemptions
47.	Farm animals				
	Examples: Livestock,	poultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

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Debto	or 1 Julio First Name	A Middle Name	Hernandez Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	<b>✓</b> No				
	Yes. Describe				
49.		pment, implements, machinery, fi	xtures, and tools of tra	de	
	✓ No  Yes. Describe				
	res. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No	,			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No				
	Yes. Describe				
		II of your entries from Part 6, incl		ages you have attached	
•	t or write that hambe				
Part 7	Describe All Pro	perty You Own or Have an In	terest in That You D	oid Not List Above	
	Do you have other pro	perty of any kind you did not alrea			
١.,	_	s, country club membership			
	✓ No  Yes. Give specific				
'	information				
54. Ad	d the dollar value of a	II of your entries from Part 7. Writ	e that number here		
	<b>- -</b>	,			
D. I O	list the Tatala e	f Each Dout of this Eaum			
Part 8	List the Totals 0	f Each Part of this Form			
55. <b>P</b> a	art 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>p</b> a	art 2 total vehicles, lir	ne 5	\$7175.00		
57. <b>Pa</b>	ırt 3: Total personal aı	nd household items, line 15	\$1150.00	<del></del>	
58. <b>Pa</b>	rt 4: Total financial a	ssets, line 36	\$610.00	<del></del>	
59. <b>P</b> a	art 5: Total business-r	elated property, line 45	\$500.00	<del></del>	
60. <b>P</b> a	art 6: Total farm- and	fishing-related property, line 52	φοσο.σσ		
61. <b>P</b> a	art 7: Total other prop	erty not listed, line 54			
62. <b>T</b> o	otal personal property	. Add lines 56 through 61	\$9435.00		+ \$9435.00
			<del>43 133.30</del>	Copy personal property total	. \$0.00.00
					\$9435.00
63. <b>To</b>	tal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:					
Debtor 1	Julio	Α	Hernandez		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			()		

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identity the Property You Claim as Exempt							
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$10.00	\$10.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$300.00	\$300.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c); 735 ILCS \$1,375.00 description: 5/12-1001(b) **✓** \$1,375.00; \$0.00 Honda Accord Sedan/ V6 LX, 2001, 2001 Honda 100% of fair market value, up to any applicable statutory limit Accord Sedan/ V6 LX Line from Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief description: \$400.00 **✓** \$400.00 Used Electronics - 1 TV, 100% of fair market value, up to any 1 Cell Phone applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$600.00 description: \$600.00 Security deposit on 100% of fair market value, up to any rental unit, w/ landlord applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(d) \$500.00 description: \$0 **Trader Tools** 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

40

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Debtor 1 Julio A Hemandex First Name Middle Name Last Name United States Barksupley Court for the: Northern   Destrict   Case number	Fill in	this information to identify your cas	se:				
First Name   Middle Name   Last Name   L							
Debtor 2   First Name   Middle Name   Last Name   Last Name   United States Bankruptory Court for the:   Northern   District of Illinois   (State)	Debto						
United States Bankruptcy Court for the:   Northern   District of Illinois   (State)	Debto		Middle Name La	ist Name			
Case number			Middle Name La	ast Name			
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, If ill tout, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).    Do any creditors have claims secured by your property?   No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.   Part 12 List All Secured Claims   Part 13 List All Secured Claims	United	d States Bankruptcy Court for the:	Northern District				
Schedule D: Creditors Who Have Claims Secured by Property  12/11  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  2. List all secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor should be considered to the creditor of the creditor has a particular claim. If any this claim and the claim is substituted to the creditor should be claims. If a creditor has a particular claim, list the creditor should be claims. If a creditor has a particular claim, list the creditor should be claims. If a creditor has a particular claim, list the creditor should be claims. If a creditor has a particular claim, list the creditor should be claims. If a creditor has a particular claim, list the creditor should be claim. If a creditor has a particular claim, list th				(6:0:0)			
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?    No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.    Yes, Fill in all of the information below.    Part 1	Offi	icial Form 106D					
more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number off known).  1. Do any creditors have claims secured by your property?    No. Check this box and submit his form to the court with your other schedules. You have nothing else to report on this form.	Scl	nedule D: Credito	ors Who Have Cl	aims Secure	ed by Prop	erty	12/1
1. Do any creditors have claims secured by your property?	Be as	complete and accurate as possibl	e. If two married people are filing	g together, both are equa	Illy responsible for s	upplying correct in	ormation. If
1. Do any creditors have claims secured by your property?			nal Page, fill it out, number the e	ntries, and attach it to the	nis form. On the top	of any additional pa	iges, write your
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.   Yes. Fill in all of the information below.		•	aurad by your propagaty?				
Ves. Fill in all of the information below.	1. L	•		other echadules. Vou hou	o nothing also to ron	ort on this form	
Part 1: List All Secured Claims	L	<b>ᅼ.,</b>	·	other schedules. You have	e nouning eise to rep	Ort Ori triis IOriii.	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2, as much as possible, list the claims in alphabetical order according to the creditor's and on the control of claim by the claim in Part 2, as much as possible, list the claims in alphabetical order according to the creditor's and on claim by the claim is claim relates to a community debt Date debt was a 12015 incurred  2. SNAP-ON CREDIT LLC  Creditor's Name  PO BOX 506  Number Street    Gurne   Describe the property that secures the claim:   Trade Tools   Trade To	L	Yes. Fill in all of the information	below.				
separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2, As much as possible, list the claims in alphabetical order according to the creditor's value of collateral, that supports in large of collateral that support	Part '	1: List All Secured Claims					
Creditor's Name   PO BOX 506   Number   Street   As of the date you file, the claim is: Check all that apply.   Contingent   Continge	2.	separately for each claim. If more th in Part 2. As much as possible, list t	an one creditor has a particular clain	n, list the other creditors	Amount of claim Do not deduct the	Value of collateral that supports	Unsecured portion
Trade Tools	2.1		Describe the property that secu	res the claim:	\$631.00	\$500.00	\$131.00
Number   Street   As of the date you file, the claim is: Check all that apply.   Contingent							
GURNEE   IL   60031   City   State   ZIP Code   Disputed   Dispute				n is: Check all that apply.			
City State ZIPCode Who owes the debt? Check one.    Debtor 1 and Debtor 2 only   At least one of the debtors and another   Debtor 1 and Debtor 2 only   State volume   At least one of the debtors and another   Debtor 1 and Debtor 2 only   State volume   At least one of the debtors and another   Debtor 1 and Debtor 2 only   State volume   At least one of the debtors and another   Debtor 1 and Debtor 2 only   State volume   At least one of the debtors and another   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 4 only   Debtor 1 and Debtor 5 only   Debtor 6 only   Debtor 1 and Debtor 5 only   State volume   Debtor 6 only   Debtor 7 only   State volume   Debtor 8 only   Debtor 9 only   Debtor 9 only   State volume   Debtor 9 only   Debtor 9 only			Contingent				
Who owes the debt? Check one.  ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Date debt was ☐ Street ☐ CHRYSLER Capital ☐ Creditor's Name ☐ Who owes the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 onlo ☐ Debtor 2 only ☐ Debtor 1 onlo ☐ Debtor 2 only ☐ Debtor 1 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 4 onlo ☐ Debtor 5 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 4 onlo ☐ Debtor 5 onlo ☐ Debtor 6 onlo ☐ Debtor 1 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 5 onlo ☐ Debtor 6 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 5 onlo ☐ Debtor 6 onlo ☐ Debtor 1 onlo ☐ Debtor 2 onlo ☐ Debtor 1 onlo ☐ Debtor 1 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 6 onlo ☐ Debtor 1 onlo ☐ Debtor 2 onlo ☐ Debtor 3 onlo ☐ Debtor 4 onlo ☐ Debtor 4 onlo ☐ Debtor 5 onlo ☐ Debtor 6 onlo ☐ Debtor 8 onlo ☐ Debtor 9 on			Unliquidated				
Debtor 1 only			Disputed				
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 8/2015 incurred  CHRYSLER Capital Community debt Number  Street  MADISON CT 06443 City State ZIP Code Who owes the debt? Check one Who owes the debt? Check one Video Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was and another  Check if this claim relates to a community debt Date debt was 3/2014 incurred  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Tools  Tool			Nature of lien. Check all that appl	ly.			
Debtor 1 and Debtor 2 only   Statutory lien (such as tax lien, mechanic's lien)   Judgment lien from a lawsuit   Other (including a right to offset)   Tools		<b>=</b>	_				
At least one of the debtors and another  At least one of the debtors and another  Check if this claim relates to a community debt Date debt was 8/2015 Incurred  Dotter (including a right to offset) Tools Last 4 digits of account number 8301  Describe the property that secures the claim:  Creditor's Name 91 WALL STREET POB 666 Number Street  MADISON CT 06443 City State ZIP Code Who owes the debt? Check one.  Dobtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another  Debtor 1 and Debtor 2 only Status on and another  Check if this claim relates to a community debt Date debt was 3/2014  I Judgment lien from a lawsuit  Other (including a right to offset) Tools  Last 4 digits of account number 8301  Describe the property that secures the claim:  Dodge Avenger   Value: \$5,800.00  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 1000		Debtor 1 and Debtor 2 only					
Check if this claim relates to a community debt Date debt was incurred   Last 4 digits of account number   8301				, mechanic's lien)			
to a community debt Date debt was incurred  Last 4 digits of account number 8301  Last 4 digits of account number 8301    State   Check one   Check if this claim relates to a community debt was a 3/2014 incurred    Check if this claim relates to a community debt last a digits of account number 1000   Last 4 digits of account number 1000   Last 4 digits of account number 1000			\(\begin{array}{cccccccccccccccccccccccccccccccccccc				
incurred    Cast 4 digits of account number   Scott		to a community debt	Other (including a right to offs	et)			
Street   Dodge Avenger   Value: \$5,800.00			Last 4 digits of account number	8301			
Dodge Avenger   Value: \$5,800.00	2.2	<u> </u>	Describe the property that secu	ires the claim:	\$0.00	\$5,800.00	\$0.00
MADISON CT 06443 City State ZIP Code Who owes the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Date debt was 3/2014 incurred  Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 1000		91 WALL STREET POB 666					
City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Nature of lien. Check all that apply.  Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Date debt was 3/2014 incurred  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 1000			Contingent				
Who owes the debt? Check one.  Disputed  Nature of lien. Check all that apply.  Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Date debt was 3/2014 incurred  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 1000		MADISON CT 06443	Unliquidated				
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was a 3/2014 incurred  Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 1000			Disputed				
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Date debt was a 3/2014 incurred  Car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 1000			Nature of lien. Check all that appl	ly.			
Statutory lien (such as tax lien, mechanic's lien)  At least one of the debtors and another  Check if this claim relates to a community debt Date debt was 3/2014 incurred  Statutory lien (such as tax lien, mechanic's lien)  Other (including a right to offset)  Last 4 digits of account number 1000		Debtor 2 only	An agreement you made (suc	h as mortgage or secured			
At least one of the debtors and another    Check if this claim relates to a community debt   Date debt was incurred   Judgment lien from a lawsuit     Check if this claim relates to a community debt     Last 4 digits of account number   1000		Debtor 1 and Debtor 2 only					
to a community debt  Date debt was 3/2014 Last 4 digits of account number 1000				, mechanic's lien)			
To a community debt  Date debt was 3/2014 Incurred  Last 4 digits of account number 1000		Check if this claim relates		et)			
		Date debt was 3/2014	_				
			our entries in Column A on this p	age. Write that number	\$631.00		

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Fill in	this infor	mation to identify your c	ase:					
Debto	or 1	Julio	Α	Hernandez				
Dabta	0	First Name	Middle Name	Last Name				
Debto (Spous	e, if filing)	First Name	Middle Name	Last Name				
United	d States B	ankruptcy Court for the:	Northern	District of Illinois				
Case (If know	number vn)			(State)				
Offic	cial F	orm 106E/F			•	Chec	k if this is an	amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Unsecure	d Claims			12/15
other   Form claims	party to a 106A/B) a s that are stries in t s).	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases the cutory Contracts and leading to the Contracts and leading the Continuation the Continuation	ditors with PRIORITY claims and Par nat could result in a claim. Also list of Unexpired Leases (Official Form 1060 Ims Secured by Property. If more spa Page to this page. On the top of any	executory contracts 3). Do not include a ce is needed, copy	s on <i>Schedu</i> iny creditors the Part yo	le A/B: Prop with partial need, fill it	erty (Official lly secured out, number
1.		editors have priority un	secured claims agains	t you?				
	<b>=</b>	Go to Part 2.						
	Yes.		d - l - i   f dika l		. link the consultance		ala alaina Eas	
 	isted, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc e than one creditor holds	s more than one priority unsecured clain ority and nonpriority amounts, list that o cording to the creditor's name. If you hat a particular claim, list the other creditor as for this form in the instruction bookle	claim here and show we more than two pr s in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1		ept of Human Services		Last 4 digits of account number		\$200.00	\$200.00	\$0.00
		Creditor's Name rand Ave		When was the debt incurred?	 n/a			
	Number	Street						
				As of the date you file, the claim is apply.	S. CHECK all that			
	Springfie	eld Illinois	62704	Contingent				
	City	State	Zip Code	Unliquidated				
		curred the debt? Check of tor 1 only	one.	Disputed				
	Deb	tor 2 only		Type of PRIORITY unsecured claim	n:			
	Deb	tor 1 and Debtor 2 only		Domestic support obligations				
	At le	east one of the debtors an	d another	Taxes and certain other debts you government	u owe the			
	=	ck if this claim relates		Claims for death or personal injur	y while you were			
	Is the c	aim subject to offset?		intoxicated Other. Specify				
	✓ No ☐ Yes							
2.2		Madera c/o IL Dept of He	ealth & Human	Last 4 digits of account number		\$0.00	\$0.00	\$0.00
	Services Priority C	Creditor's Name		When was the debt incurred?	n/a			
	100 S G Number	rand Ave East Street		As of the date you file, the claim is	: Check all that			
	Number	Street		apply.				
	0 - 1 - 6	100 - 100 - 100	00700	Contingent				
	Springfie City	eld Illinois State	62762 Zip Code	Unliquidated				
		curred the debt? Check of tor 1 only	one.	Disputed  Type of PRIORITY unsecured claim	·-			
		tor 2 only		Domestic support obligations				
		tor 1 and Debtor 2 only		Taxes and certain other debts you	u owe the			
		east one of the debtors an	id another	government				
				Claims for death or personal injurintoxicated	y while you were			
		ck if this claim relates aim subject to offset?	to a community debt	Other. Specify				
	✓ No	ann outjoot to onset!		-				
Offi	Yes Clair orm	106E/F	Schedule	E/F: Creditors Who Have Unsecured	Claims		n	age 1

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Check N Go \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5160 S Pulaski Rd Ste 111 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60632 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Payday Loan Is the claim subject to offset? Yes 4.2 City of Chicago - Parking and red Light Tickets \$2,586.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Tickets Is the claim subject to offset? **✓** No Yes 4.3 **MBB** \$756.00 Last 4 digits of account number 2700 Nonpriority Creditor's Name When was the debt incurred? 1550 N NORTWEST HWY STE 403 10/2014 As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes

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Debtor 1 Julio A Hernandez Case number (if known)
First Name Middle Name Last Name

Part 2: Vour NONDRIORITY Unsecured Claims - Continuation Page

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim			
4.4	MIDLAND FUNDING Nonpriority Creditor's Name	Last 4 digits of account number2841	\$612.00			
	8875 AERO DR STE 200 Number Street	When was the debt incurred? 8/2014				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	- <u>-</u>	Contingent				
	SAN DIEGO California 92123	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt  Is the claim subject to offset?	Collection Agent for Credit One Other. Specify Bank				
	No	· · ·				
	Yes					
4.5	PLS - Bankruptcy	Last 4 digits of account number	\$300.00			
	Nonpriority Creditor's Name 800 Jorie Blvd 2nd Floor	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Oct Book Wests 00500	Unliquidated				
	Oak Brook Illinois 60523 City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Payday Loan				
	Is the claim subject to offset?	· · · · · · · · · · · · · · · · · · ·				
	✓ No					
	Yes					
4.6	PORTFOLIO RECOV ASSOC	Last 4 digits of account number 2400	\$433.00			
	Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1	When was the debt incurred? 2/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	NORFOLK Virginia 23502	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts  Other Specify Collection Agent for Capital One				
	Is the claim subject to offset?	Other. Specify Collection Agent for Capital One				
	✓ No					
	Yes					

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 T mobile Bankruptcy Team \$390.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 53410 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98015 Bellevue Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes TURNER ACCEPTANCE CRP \$0.00 4.8 Last 4 digits of account number \_ 7415 Nonpriority Creditor's Name When was the debt incurred? 10/2008 5900 W HOWARD ST Number Street As of the date you file, the claim is: Check all that apply. Contingent SKOKIE 60077 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_ 012 InstallmentLoan Is the claim subject to offset?

✓ No Yes

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Debtor	1 Julio First Name		A Middle Name	Hernandez Last Name	Case no	umber (if known)	
Part 3:	List Others to E	Be Notified A	About a Debt That Yo	ou Already Listed			
co co cre	llection agency is t llection agency he editors here. If you	rying to colle re. Similarly, i	ct from you for a debt y f you have more than o	ou owe to someone one one ore distance of the creditor for any of	else, list the or f the debts that	a already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.	
	nold Scott Harris			On which entry in Part 1 or Part 2 did you list the original creditor?			
	111 W. Jackson # 600 Number Street		Line 4.2 of (Check one):  Part 1: Creditors with Priority Unsecure  Part 2: Creditors with Nonpriority Unsecure  Claims				
Cl Ci	nicago ty	Illinois State	60604 Zip Code	Last 4 digits of ac	count number		

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Debtor 1 Julio A Hernandez Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim					
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.		
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$200.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$200.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,377.00		
	6j. Total. Add lines 6f through 6i.	6j.	\$5,377.00		

	Case 18-00940	Doc 1	Filed 01/12/18	Entered 01/1	2/18 13:56:42	Desc Main
Fill in this	information to ident	ify your c	ase:	17000 711 01 71		
Debtor 1	Julio First Name Middle Name Last Name	A	Heri	nandez		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name					
United State for the: Case number (If known)	es Bankruptcy CourtNo	orthern	District I of (	llinois State)		
Official l	Form 106G				1	☐ ☐ Check if this is an
Schedule	G: Executory Cor	ntracts a	and Unexpire	ed Leases		amended filing
correct info the top of ar 1. Do you have	rmation. If more space is ny additional pages, write e any executory contracts or un	s needed, c e your nam nexpired leas	opy the additional eand case numbers?	l page, fill it out, n er (if known).	number the entries	responsible for supplying s, and attach it to this page. On a have nothing else to
☐ Yes. I 106A/B		on below e	even if the contrac	ts or leases are lis	sted on Schedule A	/B: Property (Official Form
2. List sepa lease is f	arately each person or o	vehicle le	ase, cell phone). S			tate what each contract or the instruction booklet for
Person or contract of	company with who	om you h	ave the	State what the	e contract or le	ease is for

**Schedule G: Executory Contracts and Unexpired Leases** 

page 1

Official Form

106G

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		50	oumone rage	7 00 01 7 1	
Fill in this info	rmation to identify your o	case:			
Debtor 1	Julio	А	Hernandez		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
, ,	Form 106H				Check if this is an amended filing
Official	гопп тооп				
Schodul	le H: Your Cod	lahtare			12/15
Scriedu	ie n. Your Coc	JEDIOI 2			12/13
known). Answ	er every question. ave any codebtors? (If yo	tach the Additional Page			your name and case number (if
Idaho, Lo	ouisiana, Nevada, New Me	lived in a community proxico, Puerto Rico, Texas, W			territories include Arizona, California,
	Go to line 3.				
Yes	s. Did your spouse, forme	er spouse, or legal equiva	alent live with you at the t	ime'?	
<b>✓</b>	No				
	Yes. In which communit	ty state or territory did yo	u live?	Fill in the name and current ac	ddress of that person.
	Name of your spouse, f	former spouse, or legal equ	ivalent	<del></del>	
	Number Street				
	City	State	Zip Co		
	-			ue	

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		50	oarrione	. age or v			
Fill in this i	nformation to identify	your case:					
Debtor 1	Julio	Α	Herna	ndez			
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last N	ama	-   п	An amended filing	
					1 7	A supplement showing post	-petition chapter 13
United State the:	es Bankruptcy Court for	Northern	_ District of Illi	nois State)		expenses as of the following	
Case number	er				_	NH ( DD ( ) 0.00(	
(If known)						MM / DD / YYYY	
<u>Official</u>	Form 106I						
Sched	ule I: Your In	come					12/15
information spouse. If n number (if l	n about your spouse. I	f you are separated and I, attach a separate she y question.	d your spous	se is not filing v	with you, do	r spouse is living with yo not include information ional pages, write your n	about your
1. Fill in ye	our employment		Debtor 1			Debtor 2	
informa	tion.	Employment status					
	ave more than one job, separate page with	Employment status	✓ Emplo	nyea nployed		Employed  Not Employed	
informat	ion about additional		_			I Not Employed	
employe	ers.	Occupation	General Te	echnician		_	
	part time, seasonal, or bloyed work.	Employer's name	Monro, In	С		_	
	tion may include student	Employer's address		der Parkway			
	emaker, if it applies.		Number Str	reet		Number Street	
			Rochester	New York	14615		
			City	State	Zip Code	City State	e Zip Code
		How long employed	8 years 2 r	nonths			
		there?					
Part 2: G	aive Details About N	Monthly Income					
	monthly income as of t less you are separated.	the date you file this forr	<b>n.</b> If you have	nothing to repor	t for any line, v	write \$0 in the space. Includ	e your non-filing
If you or yo	our non-filing spouse have		, combine the	information for a	ll employers fo	or that person on the lines be	elow. If you need
more spac	e, attach a separate she	et to triis form.		For De	ebtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$2,316.99		
3. Estima	ate and list monthly ove	rtime pay.		3.	+ \$0.00		
4. Calcu	late gross income. Add l	ine 2 + line 3.		4.	\$2,316.99		

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Debtor 1		A Nielella Nama	Hernande		Case number	r <i>(if</i>		
г	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy lir	ne 4 here		→	4.	\$2,316.99			
5. List all	payroll deductions:							
5a. <b>Ta</b> x	κ, Medicare, and Social Sec	urity deductions		5a.	\$521.24			
5b. <b>Ma</b>	ndatory contributions for re	etirement plans		5b.	\$0.00			
5c. <b>Vol</b>	untary contributions for ret	irement plans		5c.	\$0.00			
5d. <b>Re</b>	quired repayments of retire	ment fund loans		5d.	\$0.00			
5e. Ins	urance			5e.	\$10.38			
5f. <b>Don</b>	nestic support obligations			5f.	\$355.77			
5g. <b>Un</b> i	ion dues			5g.	\$0.00			
5h. <b>Otl</b>	ner deductions. Specify: <u>Un</u>	iform Costs		5h. +	\$99.67 +			
6. <b>Add the</b> +5h.	e payroll deductions. Add lin	ies 5a + 5b + 5c + 5d + 5e	+5f + 5g	6.	\$987.05			
7. Calcula	te total monthly take-hom	e pay. Subtract line 6 from I	line 4.	7.	\$1,329.94			
8. List all	other income regularly rec	eived:						
bus	income from rental proper siness, profession, or farm							
gro	ach a statement for each prop ss receipts, ordinary and nece total monthly net income.	,	ınd	8a.	\$0.00			
8b. Inte	erest and dividends			8b.	\$0.00			
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive								
	lude alimony, spousal suppor orce settlement, and property		ce,	8c.	\$0.00			
8d. <b>Un</b>	employment compensation			8d.	\$0.00			
8e. <b>Soc</b>	cial Security			8e.	\$0.00			
Incli cash und hou	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  8f. \$0.00							
8a <b>Pe</b> i	nsion or retirement income			8f. 8g.	\$0.00			
	ner monthly income. Specify			8h. +	\$0.00 +			
	other income Add lines 8a -		g + 8h.	9.	\$0.00		]	
	10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse						\$1,329.94	
11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
Specify	:						11. +	\$0.00
	ne amount in the last colun at amount on the <i>Summary</i>						12.	\$1,329.94 Combined
✓ No	13. Do you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:							

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		Docu	iment Page 33 of 7:	L	
Fill in this infor	mation to identify your	case:			
Debtor 1	Julio	А	Hernandez		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court for the	e: Northern [	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<u> </u>
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans  Part 1: Des  1. Is this a joi  Yes. Do  Yes. Do  2. Do you hav  Do not list D  Debtor 2.  3. Do your exp	more space is needed wer every question.  cribe Your Househ nt case?  to to line 2  oes Debtor 2 live in a  No  Yes. Debtor 2 must e dependents?	old  separate household?  file Official Forms 106J-2, Exper  No  Yes. Fill out this information for each dependent	re filing together, both are equal form. On the top of any addition asses for Separate Household of Deb  Dependent's relationship to Debtor 1 or Debtor 2	al pages, write your n	
expenses o than yourself and dependents	d your	No Yes			
Part 2: Esti	mate Your Ongoing	g Monthly Expenses			
_	of a date after the bar		rou are using this form as a suppl plemental Schedule J, check the	•	•
		-cash government assistance lit on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments and		<b>\$600.00</b>
	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Julio A Hernandez Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. 6d. Other. Specify:  7. Food and housekeeping supplies  8. Childcare and children's education costs  9. Clothing, laundry, and dry cleaning  10. Personal care products and services  11. Medical and dental expenses  12. Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance. Specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. Insurance.	\$0.00 \$125.00 \$0.00 \$50.00 \$150.00 \$10.00 \$10.00
6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. Solidcare and children's education costs 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$125.00 \$0.00 \$50.00 \$0.00 \$150.00 \$10.00 \$10.00
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify:	\$0.00 \$50.00 \$0.00 \$150.00 \$0.00 \$10.00
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. Solidicare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$0.00 \$50.00 \$0.00 \$150.00 \$0.00 \$10.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify:  7. Food and housekeeping supplies 7. So. Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$50.00 \$0.00 \$150.00 \$0.00 \$10.00
6d. Other. Specify:	\$0.00 \$150.00 \$0.00 \$10.00
7. Food and housekeeping supplies 7. So dand housekeeping supplies 7. So dand housekeeping supplies 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$150.00 \$0.00 \$10.00 \$10.00
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$0.00 \$10.00 \$10.00
9. Clothing, laundry, and dry cleaning 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 10. Include and dental expenses 11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$10.00 \$10.00
10. Personal care products and services  11. Medical and dental expenses  11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$10.00
11. Medical and dental expenses  12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$10.00
Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	
14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$115.00
15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance  15c.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$0.00
15b. Health insurance 15b 15c. Vehicle insurance 15c	
15c. Vehicle insurance	\$0.00
	\$0.00
15d. Other insurance. Specify: 15d	\$84.00
	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	
19.Other payments you make to support others who do not live with you.  Specify:  19.	
	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	70.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues	\$0.00 \$0.00

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Debtor 1 Julio		Α	Hernandez	Case number (if known)		
First Na	ame	Middle Name	Last Name			
21. <b>Other.</b> Spec	ify:				21	\$0.00
-	our monthly expenses.	•				\$1,154.00
	es 4 through 21.					\$0.00
. ,	ne 22 (monthly expenses		\$1,154.00			
	e 22a and 22b. The resul	22.				
23. Calculate y	our monthly net incom	e.				
23a. Copy lir	ne 12 (your combined m	onthly income) from	Schedule I.		23a	\$1,329.94
23b. Copy y	our monthly expenses fr	om line 22 above.			23b	\$1,154.00
	t your monthly expenses		ncome.			\$175.94
The res	sult is your monthly net in	ncome.			23c	
			oan within the year or do you nodification to the terms of y			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Julio	Α	Hernandez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)		_		

#### Official Form 106Dec

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and				
	that they are true and correct.					
X	/s/ Julio Hernandez	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 1/12/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in this	information to	identify your	case:						
Debtor 1	Julio First Na	me	A Middle	Name	Hernandez Last Name		-		
Debtor 2	line)						_		
(Spouse, if fi	1 1101 140		Middle	Name	Last Name				
United Sta	ates Bankruptc	y Court for the:	Northern		District of Illinoi (State				
Case num (If known)	ber						-		
—— Offici	al Form	า 107							Check if this is amended filing
			al Affairs f	or Inc	dividuals I	Filing fo	r Bankrı	uptcy	04
informati	on. If more s		ed, attach a sep						supplying correct e your name and case
Part 1:	Give Details	About Your	Marital Status	and Wh	ere You Lived	Before			
1. Wh	at is your cur	rent marital st	atus?						
	Married								
片	Not married								
	Notmanieu								
2. Dur		vears. have v	ou lived anvwher	e other th	nan where vou liv	e now?			
2. Dur	ing the last 3	years, have y	ou lived anywher	e other th	an where you liv	e now?			
2. Dui	ing the last 3		ou lived anywherd				now.		
2. Dui	ing the last 3						now.		
2. Dui	ing the last 3			st 3 years.			now.		Dates Debtor 2 lived there
2. Dui	ing the last 3 No Yes. List all o			at 3 years.  Dates	Do not include w	where you live	now. as Debtor 1		
2. Dui	ing the last 3 No Yes. List all o	of the places y		ot 3 years.  Dates there	Do not include w	where you live			Same as Debtor 1
2. Dui	No Yes. List all o	of the places y		Dates there	Do not include w	where you live	as Debtor 1		Same as Debtor 1 From
2. Dui	No Yes. List all of Debtor 1:  1211 N Ham Number Street	of the places y	ou lived in the las	ot 3 years.  Dates there	Do not include w	Debtor 2:	as Debtor 1		Same as Debtor 1
2. Dui	No Yes. List all o  Debtor 1:	of the places y		Dates there	Do not include w	Debtor 2:	as Debtor 1	Zip Code	Same as Debtor 1 From
2. Dui	No Yes. List all of Debtor 1:  1211 N Ham Number Street Chicago	of the places y	ou lived in the las	Dates there	Do not include w	Debtor 2: Same a Number St	as Debtor 1 reet	Zip Code	Same as Debtor 1 From
2. Dui	No Yes. List all of Debtor 1:  1211 N Ham Number Street Chicago	of the places y	ou lived in the las	Dates there  From To	Do not include w  Debtor 1 lived  01/2016  01/2017	Debtor 2: Same a Number St	as Debtor 1 reet State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Dui	No Yes. List all of Debtor 1:  1211 N Ham Number Street Chicago City	lin et Illinois State	ou lived in the las	Dates there  From To	Do not include w  Debtor 1 lived  01/2016  01/2017	Debtor 2: Same a Number St	as Debtor 1  reet  State as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From
2. Dui	No Yes. List all of Debtor 1:  1211 N Ham Number Street Chicago City  3641 S 57th	lin et Illinois State	ou lived in the las	Dates there  From To	Do not include w  Debtor 1 lived  01/2016  01/2017	Debtor 2:  Same a  Number St  City  Same a	as Debtor 1  reet  State as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1

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Case number (if known)

Hernandez

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1040.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$24500.00 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$26000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Debtor 1 Julio

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Debtor 1 Julio Hernandez Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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r 1 Julio		Α		rnandez	Case number	(if known)
First Name		Middle Name	Las	st Name		
nsiders include y orporations of w	our relatives; a hich you are a one for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; p or owner of 20%	or more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓ No Yes. List all	payments to	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Nam	ne					
Number Stree	et					
City	State	Zip Code				
Insider's Nam	ne				_	
Number Stree	et					
City	State	Zip Code				
insider? Include payments  No	on debts gua	d for bankruptcy, of aranteed or cosignorate at benefited an ins	ed by an insider.	y payments or tra	ansfer any property o	n account of a debt that benefited an
- 100: Elet uii			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Insider's Nam	пе			·		
Number Stree	et					
City	State	Zip Code				
Insider's Nam	ne					
Number Stree	et					
City	State	Zip Code				

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Hernandez

Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2001 Honda Accord Sedan 1/11/2018 \$1375 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60680 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Julio

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Debte	or 1	Julio	Α	Hernandez	Case number (if known,	)	
		First Name	Middle Name	Last Name			
11.		thin 90 days before you file counts or refuse to make a		d any creditor, including a b ou owed a debt?	ank or financial institution,	set off any amou	ints from your
	<b>✓</b>	No Yes. Fill in the details.					
	ш	res. I iii ii i tile details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name		-			
				<u>-</u>			
		Number Street		Last 4 digits of account r	number: XXXX-		
		City State	Zip Code	-			
		hin 1 year before you filed oointed receiver, a custodia		any of your property in the p	oossession of an assignee fo	or the benefit of	creditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and C	Contributions				
13.	Wit	thin 2 years before you file	d for bankruptcy, die	d you give any gifts with a to	otal value of more than \$600	) per person?	
	<b>✓</b>	1 No					
		Yes. Fill in the details for	each gift.				
		Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift	-			
		Number Street		-			
		City State	Zip Code	-			
		Person's relationship to you	·				
		Person to Whom You Gave	the Gift	-			
				-			
		Number Street					
		City State	Zip Code	-			
		Person's relationship to you	1				

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Debt	tor 1		Α	Hernandez	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	r bankruptcy, did y	ou give any gifts or contribu	tions with a total value of more	e than \$600 t	o any charity?
	<b>V</b>	No					
	$\vdash$	Yes. Fill in the details for eac	h aift or contributio	n			
	Ш				hutod	to you	Value
		Gifts or contributions to chat that total more than \$600	irities	Describe what you contri		te you ntributed	Value
		Charity's Name					
		Number Street					
		City State	Zip Code				
		Oity Otato	2.0 0000				
Part	6:	List Certain Losses					
15.		nin 1 year before you filed for abling?	bankruptcy or sind	e you filed for bankruptcy, o	id you lose anything because o	of theft, fire, o	other disaster, or
	$ \underline{V} $	No					
	Ш	Yes. Fill in the details.					
		Describe the property you lo how the loss occurred	ost and	Describe any insurance of Include the amount that in:		ite of your	Value of property lost
		now the loss occurred		pending insurance claims		35	1051
				A/B: Property.			
Dort	7.	List Certain Payments or	Transfers				
		No			services required in your bankrup	tcy.	
	$ldsymbol{\wedge}$	Yes. Fill in the details.					
				Description and value of a transferred	or t	te payment transfer s made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 275.00		2/2018	\$275.00
		Person Who Was Paid		7 ktomby 6 1 66 - 276.66	<u></u>		<del></del>
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address	_				
		Person Who Made the Paymer	at if Not You				
		reison who made the rayine	it, ii Not You				
		Person Who Was Paid			_		
		Number Street					
		City State	Zip Code				
		Email or website address					
		LITAL OF WEDSILE AUDIESS					
		Person Who Made the Paymer	nt. if Not You				

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Julio	A	Hernandez	Case n	iumber <i>(if known)</i>			
First Name	Middle Name	Last Name					
lp you deal with your creditors	or to make paym	nents to your creditors?	our behalf p	oay or transfer	any property to a	anyone '	who promised to
No Yes. Fill in the details.							
		Description and value of a transferred	ny property		Date payment or transfer was made	Amou	int of payment
Person Who Was Paid		-					
Number Street		-					
City State	7in Codo	<del>-</del> -					
City State	Zip Code						
e ordinary course of your busing clude both outright transfers and t	ess or financial a ransfers made as	ffairs? security (such as the granting of	-				
No Yes. Fill in the details.							
		Description and value of p transferred	roperty			oaid	Date transfer was made
Person Who Received Transfer		-					
Number Street		- -					
City State Person's relationship to you	Zip Code	-					
Person Who Received Transfer		-					
Number Street		- _					
City State Person's relationship to you	Zip Code	-					
neficiary?		d you transfer any property to	3 self-settle	ed trust or simi	lar device of wh	ich you	are a
-		Description and value of	the propert	ty transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed for Ip you deal with your creditors on to include any payment or transfer on the include any payment or transfer.  No Yes. Fill in the details.  Person Who Was Paid Number Street  City State  thin 2 years before you filed for the ordinary course of your busine clude both outright transfers and the diransfers that you have already I No Yes. Fill in the details.  Person Who Received Transfer Number Street  City State Person's relationship to you  Person Who Received Transfer Number Street  City State Person's relationship to you  thin 10 years before you filed for neficiary? nese are often called asset-protect No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did to you deal with your creditors or to make payn not include any payment or transfer that you listed.  No Yes. Fill in the details.  Person Who Was Paid Number Street  City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a solude both outright transfers and transfers made as did transfers that you have already listed on this state.  No Yes. Fill in the details.  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on yo by ou deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Description and value of a transferred  Number Street  Description and value of a transferred a security (such as the granting of a d transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of p transferred  Number Street  Dity State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property to a neficiary?  nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf p p you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Description and value of any property transferred  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any experiency course of your business or financial affairs? Judge both outpith transfers and transfers made as security (such as the granting of a security int d transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of property transferred  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you filed for bankruptcy, did you transfer any property to a self-settle neficiary?  nese are often called asset-protection devices.)  No Yes. Fill in the details.  Description and value of the property  thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary?  nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer to you deal with your creditors or to make payments to your creditors?  not include any payment or transfer that you listed on line 16.  No  Yes, Fill in the details.  Description and value of any property transferred  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to an exidence of transfers that you have already listed on this statement.  No  Yes, Fill in the details.  Description and value of property  Description and value of property interest or mortgated transfers that you have already listed on this statement.  Description and value of property  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or siminefician?  Less are often called asset-protection devices.)  No  Yes, Fill in the details.  Description and value of the property transferred	This is type a before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to be you deal with your creditors or to make payments to your creditors?  No Yes. Fill in the details.  Description and value of any property  Date payment or transfer was made  Person Who Was Paid  Number Street  Description and value of any property to a self-settled trust or similar device of wheelicary?  Person Who Received Transfer  Number Street  Description and value of property  Transferred  Description and value of any property to anyone, other than sort of the payment or transfer was made  Description and value of any property to anyone, other than sort of the payment or transfer was made  Description and value of property to anyone, other than sort of the payment or transfer was made  Description and value of property  Transferred  Description and value of property  Transferred  Description and value of property  Describe any property or payments received or debts in exchange  Description and value of property  Transferred  Description and value of property  Transferred  Description and value of property transfer any property or payments received or debts in exchange  Description and value of property transfer any property or payments received or debts in exchange  Description and value of property transfer any property to a self-settled trust or similar device of wheelicary?  Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary?  Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary?  Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary?  Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary?  Let No years before you filed for bankruptcy, did you transfer any property to	First Name  Let

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Debtor 1 Julio Hernandez \_ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Julio Hernandez \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			Α		nandez	Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last	Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative procee	ding under	any environmen	ital law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or age	ency		Nature o	of the case		Status of the case
		Case title			Court Name						Pending
		Casa number			NumberStree	<u> </u>					On appeal
		Case number			City	State	Zip Code				Concluded
Pari	t 11:	Give Details Al	oout Your B								
27.	Witl	nin 4 years before						following c	onnections t	o any busines:	s?
		A sole propri A member of A partner in a An officer, di	etor or self-e f a limited liab a partnership rector, or ma at least 5% o	mployed in a traditive company (In aging executive fithe voting or each case. Go to Part 12	ade, professi LLC) or limited we of a corpo equity securiti	on, or other d liability pa ration les of a corp	activity, either for rtnership (LLP) poration	_		o uny suomon	
	Ц	roo. Oncon all and	at apply above				re of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:	cial Security I	idiliber of Triiv.
		Number Street							Dates busi	ness existed	
			0	7: 0 !	Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	10	
					Descri	be the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Name	of accounta	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code			·		From	То	
					Descri	be the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name									
		Number Street			Name	of accounta	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	To	

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Debt	tor 1 Julio		A	Hernandez	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or o		oankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
	_			Date issued	
	Name			MM/DD/YYYY	
	name			WWW, DB/ TTTT	
	Number	Street		_	
	City	State	Zip Code		
Part	12: Sign Bel	ow			
t	rue and correct	t. I understand that r se can result in fine	making a false st s up to \$250,000	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Julio Hernando	-		Signature of Debtor 2
		Oignatare or Bobton			Date
		Date 1/12/2018			Date
	Did you attach a	ıdditional pages to Y	our Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
Г	√ No				
	Yes				
	Did you pay or a	gree to pay someone	e who is not an a	ttorney to help you fill out b	ankruptcy forms?
Į į	<b>√</b> No				
ו ו	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Nortnern D	istrict of Illinois						
re_	Julio A Hernandez		Case	e No					
	Debtor		01		(If known)				
			Cha	pter	Chapter 13				
	DISCLOSURE OF	COMPENSAT	TION OF ATTOR	RNEY F	OR DEBTOR				
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy,	or agreed to	be paid to me, for services				
	For legal services, I have agreed to ac	cept			\$4,000.00				
	Prior to the filing of this statement I h	ave received			\$275.00				
	Balance Due				\$3,725.00				
2	. The source of the compensation paid	to me was:							
	<b>✓</b> Debtor	Other (spe	ecify)						
3	. The source of the compensation paid	to me is:							
	<b>✓</b> Debtor	Other (spe	ecify)						
4	I have not agreed to share the abmembers and associates of my la		sation with any other persor	n unless the	y are				
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the agi							
5	In return for the above-disclosed fee,     a. Analysis of the debtor's finan bankruptcy;	-	-		•				
	b. Preparation and filing of any p	petition, schedules, sta	tements of affairs and plan v	which may b	e required;				
	c. Representation of the debtor	at the meeting of credit	ors and confirmation hearin	ıg, and any a	adjourned hearings thereof;				
	d. Representation of the debtor	in adversary proceeding	gs and other contested bank	kruptcy matt	ers;				
6	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following	g services:					
		CERT	TFICATION						
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement for p	ayment to m	ne for representation of the				
	1/12/2018		/s/ Elizabeth P	lacek					
	Date								
			Semrad Law	Firm					
			Name of law	firm					

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

AA

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$275.00 toward the flat fee, leaving a balance due of \$3,725.00; and \$61.76 for expenses, leaving a balance due of \$4,096.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/12/2018				
Signed:		A / A			
/s/ Julio I	Hernandez	1mly	Bum	NA THE	
***************************************		<u> </u>		0	/s/ Elizabeth Placek
Debtor(s	)				Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$275.00 toward the flat fee, leaving a balance due of \$3,725.00; and \$61.76 for expenses, leaving a balance due of \$4,096.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/12/2018	
Signed:	
/s/ Julio Hernandez	
	/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Hernandez, Julio A	_ Case No		
Debtor(s)		Gase No.		
		Chapter.	Chapter13	
	VERIFICATION	ON OF CREDITOR MA	TRIX	
Th knowledge	he above named Debtors hereby verify that the.	ne attached list of creditors is t	true and correct to the best of their	
Date:	1/12/2018	/s/ Hernandez, Hernandez, Jul Signature of De	io A	

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

SNAP-ON CREDIT LLC PO BOX 506 GURNEE, IL, 60031

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

CHRYSLER Capital 91 WALL STREET POB 666 MADISON, CT, 06443

TURNER ACCEPTANCE CRP 5900 W HOWARD ST SKOKIE, IL, 60077

Illinois Dept of Human Services 100 S Grand Ave Springfield, IL, 62704

Maricela Madera c/o IL Dept of Health & Human Services 100 S Grand Ave East Springfield, IL, 62762

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

Check N Go 2116 W Jefferson St Joliet, IL, 60435

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602 Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209

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Debtor 1 Julio First Name	A Middle Name	Hernandez	Case number (if known)	W
		Last Name		
Parage Answer These Qu	estions for Reporting Purpo			
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16th Yes. Go to line 17	dual primarily for a percon.  arily business debts? or investment or thro	ersonal, family, or househ Business debts are debtough the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18	3.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	pter 7. Do you estimate nat funds will be availat	that after any exempt prop le to distribute to unsecured	erty is excluded and administrative d creditors?
<sup>18.</sup> How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001	· ·	25,001-50,000 50,001-100,000 More than 100,000
<sup>19.</sup> How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	门 \$10,00 囗 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20.</sup> How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	二 \$10,00 二 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Can & Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.			
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document. I have obtained and read the notice required by 11 U.S.C. 8.342(b)			
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  /// Julio Hernandez  Signature of Debtor 1			
Parasit Care Money (1945) (Audio Al-Rain 1964) (March 1044) Association and money Care (Audio Al-Rain 1964)	Executed on1/12/20 MM /	)18 / DD / YYYY	Executed on	MM / DD / YYYY

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Debt	or 1 Julio First Name	A Middle Name	Hernandez Last Name	Case number (if known)	
16.	Calculate the median f	amily income that applies to y	ou. Follow these steps:		. ,
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number o	f people in your household.	1		
		mily income for your state and si	ze of		\$51,317.00
	household using the link speci	lied in the senarate instructions for		list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or and remaining	and so decided to the builting toy don't bridge.	
				m, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(		Calculation of Disposab	box 2, Disposable income is determined under 11 le Income (Official Form 122C-2). On line 39 of that	
Pari	Galculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4	)	
18.	Copy your total average	monthly income from line 11			\$2,080.00
19.				ot filing with you, and you contend that calculating the r spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	nent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$2,080.00
20.	Calculate your current	monthly income for the year. I	Follow these steps:		<u> </u>
	20a. Copy line 19b.				\$2,080.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your ou	rrent monthly income for the year	ar for this part of the form.		\$24,960.00
	20c. Copy the median fa	mily income for your state and si	ze of household from line	16c.	\$51,317.00
21.	How do the lines compa	are?			
		line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the to	p of page 1 of this form, check box 3. The	
		n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	nerwise ordered by the co-	urt, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I de	clare under penalty of perjury tha	the information on this s	tatement and in any attachments is true and correct.	
	**	1 191	I was a		
	/s/ Julio Hern Signature of Deb		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	adva of Dalata O	
	aignature or Deb	ioi i	// sig	nature of Debtor 2	
	Date 1/12/2018 MM/DD/Y	*****	Dat	e MM/DD/YYYY	
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.				

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Hemandez, Julio A	Case No	Case No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFICATION	OF CREDITOR MAT	TRIX		
T knowledg	he above named Debtors hereby verify that the e.	attached list of creditors is to	rue and correct to the best of their		
Date:	1/12/2018	/s/ Hemandez, Julic Hemandez, Julic Signature of Del	A TOO DO TO THE TOTAL OF THE TO		

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

n re	Julio A Hernandez		Case No.	
Debtor			<del></del>	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the petit	tion in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I h	nave received		\$275.00
	Balance Due			\$3,725.00
2.	. The source of the compensation paid	d to me was:		
	<b>Z</b> Debtor	Other (specify)		
3.	. The source of the compensation paid	i to me is:		
	<b>☑</b> Debtor	Other (specify)		
4.	. I have not agreed to share the ab	ove-disclosed compensation with aw firm.	th any other person unless the	y are
	I have agreed to share the above- members or associates of my law the people sharing in the comper	v firm. A copy of the agreement, t	other person or persons who a together with a list of the name	re not s of
5.	. In return for the above-disclosed fee, a. Analysis of the debtor's finand bankruptcy;			• •
	b. Preparation and filing of any p	petition, schedules, statements o	of affairs and plan which may be	e required;
	c. Representation of the debtor	at the meeting of creditors and c	onfirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor i	in adversary proceedings and oth	her contested bankruptcy matte	ers;
6.	. By agreement with the debtor(s), the a	above-disclosed fee does not inc	dude the following services:	
***************************************	Alledon de la companya de para servicio (resolutivo).	**************************************		
		CERTIFICATIO		
debt	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	e statement of any agreement or	arrangement for payment to m	e for representation of the
	1/12/2018		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
			Semrad Law Firm	····
		·····	Name of law firm	MATERIAL STATE OF THE STATE OF



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Debtor 1	Julio	А	Hernandez	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wit	thin 2 years before you file editors, or other parties. I No	ed for bankruptey, did ye	ou give a financial staten	nent to anyone about your business? Include all financial institutions,
Second	Yes. Fill in the details bel	ow.		
Segurite	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
	City State	Zip Code	-	
Part 12:	Sign Below			
a ba	nkruptcy case can result i	mandez	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De	eptor 1	And the second	Signature of Debtor 2
	Date 1/12/201	18		Date
Did y	ou attach additional page	s to Your Statement of	Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
Line	No Yes			
Did y	ou pay or agree to pay so	meone who is not an att	orney to help you fill out	bankruptcy forms?
[] I	No			
Parad Parad	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)